

Pension Info is intended to keep employees apprised of developments with regard to the sectoral pension plan to be introduced in March 2010.

**Community Social  
Services Employers'  
Association**

800 – 555 Burrard Street  
Box 232  
Vancouver, BC V7X 1M8

TEL 604.687.7220 /  
1.800.377.3340  
FAX 604.687.7266  
EMAIL [cssea@cssea.bc.ca](mailto:cssea@cssea.bc.ca)  
WEB [cssea.bc.ca](http://cssea.bc.ca)



## THE MUNICIPAL PENSION PLAN – EMPLOYEE ENROLMENT

This Pension Info is the sixth in a series of communications related to the introduction of the Municipal Pension Plan (MPP) in the community social services sector on March 31, 2010.

Agency enrolment in the MPP will take place from January to March 2009 and employee enrolment will follow. As you are aware, enrolment in the MPP is optional for eligible employees of record at March 31, 2010. This Pension Info addresses the enrolment process and reiterates the eligibility requirements for enrolment in the MPP.

### MPP employee education

The Pension Corporation, along with CSSEA and the UBA, will conduct a series of education workshops for employees across the province in the fall of 2008. This will be your opportunity to learn more about the MPP and ask questions you may have in order to make an informed decision about what's right for you.

### Employee enrolment in the MPP

Employee enrolment will begin April 1, 2009. Eligible employees who wish to join the MPP will automatically be enrolled in the plan.

### Do I have to join the MPP?

No. For existing eligible employees at March 31, 2010, participation in the MPP is not mandatory.

### What should I do if I do not want to join the MPP?

If you do not wish to join the MPP, you will be able to opt out of joining the plan by signing and submitting to your employer a "Waiver of Enrolment" that will remove your name from the list of employees who are to be enrolled in the plan. If you are an eligible employee and on April 1, 2010, choose not to join the MPP, you can join at any later date during your continuing period of employment; however, your ability to purchase any and all service will not be retroactive.

### What happens if I am on unpaid leave (e.g. LTD, WCB, maternity, parental or general unpaid leave) on the effective date of the MPP?

You do not have to be receiving wages when the plan becomes effective on March 31, 2010, to be eligible for enrolment. Excluding eligible employees who have completed a Waiver of Enrolment form, your employer will enroll all eligible employees, including employees who will not be at work on March 31, 2010.

However, if you are on unpaid leave as of March 31, 2010, the effective date of your eligibility for enrolment in the MPP will be the date you return to paid employment with your employer.

## Can I change my mind about joining the MPP?

If you are an existing employee who joins the MPP on March 31, 2010, you have a one-time 90-day grace period from April 1 to June 30, 2010, to withdraw from the plan by completing a "Waiver of Enrolment." This grace period will not apply to employees who join the MPP after March 31, 2010. Such employees cannot withdraw from the plan unless they terminate their employment.

## Am I eligible to join the MPP?

- If you are a regular full-time employee who is over 18 and under 71 years of age on March 31, 2010, you are eligible to participate in the MPP.
- If you are a temporary or term employee who has worked on a continuous full-time basis with the same employer for one year on March 31, 2010, you are eligible to participate in the MPP.
- If you are a regular part-time or casual employee who has completed two years continuous employment and earned at least 35% of the YMPE\* in each of any two consecutive calendar years of employment with your employer, you are eligible to participate in the MPP regardless of the number of hours you are currently working.
- If you work with two MPP member employers and your combined earnings from both agencies meet the YMPE\* eligibility requirements, both employers will enroll you in the MPP.
- If, on March 31, 2010, you are currently contributing to the MPP through an employer who has previously enrolled their agency in the MPP and you also work for a different employer(s) who will be joining the MPP on March 31, 2010, you must participate in the MPP through all employers regardless of the number of hours you are working.
- If you were formerly contributing to the MPP through another MPP employer and on joining your current employer had a break in employment of less than 30 days leading up to March 31, 2010, you must participate in the MPP regardless of the number of hours you are working with your new employer.
- The above provisions may vary for non-provincially funded positions.

\* YMPE = Years Maximum Pensionable Earnings on which Canada Pension Plan contributions are paid. The YMPE is set annually by the federal government. The YMPE for 2008 is \$44,900.

## For further information

Visit the CSSEA website at [www.cssea.bc.ca/About CSSEA/Pension Plan Update](http://www.cssea.bc.ca/About%20CSSEA/Pension%20Plan%20Update) for copies of previous Pension Infos or the Municipal Pension Plan website at [www.mpp.pensionsbc.ca](http://www.mpp.pensionsbc.ca).

### *Disclaimer*

The information provided is as complete and accurate as possible; however, in the event there is any conflict between the information provided and the terms and conditions of the MPP administered by the BC Pension Corp, the terms and conditions of the MPP will prevail.